

OJSC "Dos-Credobank"  
92, Chui street, Floor 6, Bishkek

**STATEMENT OF FINANCIAL POSITION**  
**as of MAY 31, 2023 (inclusive)**

(in thousands of KGS)

	May 31, 2023	May 31, 2022	December 31, 2022
<b>ASSETS:</b>			
Cash and cash equivalents	1 753 923	1 450 859	1 777 571
Cash due from banks	898 952	329 947	644 699
Loans to customers	5 185 518	3 304 697	4 517 960
Loss provisions on loans to clients	(107 481) *	(108 617)	(172 780)
Loans to customers-net	5 078 037	3 196 080	4 345 180
Investment in securities	536 121	972 321	845 175
Securities purchased under REPO agreement	49 655	-	-
Property and equipment and intangible assets	825 566	547 571	677 183
Financial instruments measured through profit or loss	-	-	81 396
Right-of-Use Assets	23 215	22 579	25 631
Assets held for sale	12 263	8 852	6 675
Other assets	204 279	109 629	333 571
<b>TOTAL ASSETS</b>	<b>9 382 011</b>	<b>6 637 838</b>	<b>8 737 081</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Accounts from customers	6 567 273	4 659 686	5 790 400
Amounts due to banks and other financial institutions	199 920	198 638	222 439
Other borrowed funds	352 218	118 366	235 537
Lease liabilities	25 309	24 350	27 521
Property, plant and equipment and right-of-use assets	1 967	-	2 676
Deferred tax liability	7 302	13 896	1 238
Other liabilities	525 271	467 512	709 068
	<b>7 679 260</b>	<b>5 482 448</b>	<b>6 988 879</b>
<b>EQUITY:</b>			
Share capital	817 008	817 008	817 008
Retained earnings	885 743	338 382	931 194
	<b>1 702 751</b>	<b>1 155 390</b>	<b>1 748 202</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9 382 011</b>	<b>6 637 838</b>	<b>8 737 081</b>

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

Alybaeva Indrakhan

\* Provisions NBKR

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**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 5 MONTHS ENDED MAY 31, 2023 (inclusive)**

(in thousands of KGS)

	For the 5 months ended May 31, 2023	For the 5 months ended May 31, 2022
Interest income	460 736	324 072
Interest expense	(204 780)	(142 811)
<b>NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<u>255 956</u>	<u>181 261</u>
Recovery/(provisioning) for impairment losses on interest bearing assets	6 709	(16 766)
<b>NET INTEREST INCOME</b>	<u>262 665</u>	<u>164 494</u>
Fee and commission income	158 781	99 238
Fee and commission expenses	(55 217)	(17 713)
Net income from swap operations	1 436	-
Net foreign exchange gain	195 982	455 741
Recovery/(provisioning) for impairment losses	5 912	(19 081)
Other income	8 495	1 356
<b>NET NON-INTEREST INCOME</b>	<u>315 391</u>	<u>519 540</u>
Operating expenses	(440 477)	(429 739)
<b>PROFIT/(LOSS) BEFORE INCOME TAX</b>	<u>137 579</u>	<u>254 295</u>
Income tax expense	(20 548)	(38 883)
<b>PROFIT/(LOSS) FOR THE PERIOD</b>	<u>117 031</u>	<u>215 412</u>
Other comprehensive income	-	-
Change in fair value of securities measured at fair value through OCI	-	-
Gain/loss on securities at fair value through OCI	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<u>117 031</u>	<u>215 412</u>

Chairman of the Board

Chief accountant



Eshberdieva Cholpon

Alybaeva Indrakhan

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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS  
AS OF MAY 31st, 2023 (inclusive)**

Normatives and Requirements definition	Set value of the ratio	Actual
Maximum risk exposure per one borrower not related to the bank (K1.1)	not more than 20%	3,3%
Maximum risk exposure per one borrower related to the bank (K1.2)	not more than 15%	1,3%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	not more than 30%	9,9%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	not more than 15%	0,0%
Total capital adequacy ratio (K2.1)	not less than 12%	19,0%
Tier 1 capital adequacy ratio (K2.2)	not less than 7,5%	21,8%
Tier 1 capital adequacy ratio (K2.3)	not less than 6%	21,8%
Leverage (K2.4)	not less than 6%	15,4%
Liquidity ratio of the bank (K3.1)	not less than 45%	89,3%
Number of violation days according to the total value of long currency positions (K 4.1)	not more than 20%	-
Number of the violation days according to the total value of the short currency positions (K 4.2)	not more than 20%	-
Additional capital stock of the bank (“buffer capital” index)	not less than 18 %	23,6%
Number of days of violations by the total value of long open positions in precious metals (K4.5)	not more than 20%	-
Number of days of violations by the total value of short open positions in precious metals (K4.6)	not more than 20%	-

Chairman of the Board

Eshberdieva Cholpon

Chief accountant

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